

**Information to identify the case:**

|  |                                  |                                |                    |
|--|----------------------------------|--------------------------------|--------------------|
| Debtor 1   | <u>John J. Malezi</u>            | Social Security number or ITIN | <b>xxx-xx-9282</b> |
|  | First Name Middle Name Last Name | EIN                            | __-_____-          |
| Debtor 2   |                                  | Social Security number or ITIN | _____              |
| (Spouse, if filing)  | First Name Middle Name Last Name | EIN                            | __-_____-          |
| United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b> |                                  |                                |                    |
| Case number: <b>14-23618-JAD</b>                                       |                                  |                                |                    |

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

John J. Malezi

3/11/20

**By the court:** Jeffery A. Deller  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### **Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### **Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court  
Western District of PennsylvaniaIn re:  
John J. Malezi  
DebtorCase No. 14-23618-JAD  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: dpas  
Form ID: 3180WPage 1 of 2  
Total Noticed: 20

Date Rcvd: Mar 11, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 13, 2020.

db +John J. Malezi, 913 Woodbourne Ave, Pittsburgh, PA 15226-2107  
 cr +PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101-4982  
 13917708 Kay Jewelers, 175 Grant Rd, Akron, OH 44333  
 13951168 +MIDFIRST BANK, 999 NorthWest Grand Blvd., Oklahoma City, OK 73118-6051  
 13917709 +Midland Mortgage, PO Box 268888, Oklahoma City, OK 73126-8888  
 13932877 +PNC BANK, N/A, P O BOX 94982, CLEVELAND OHIO 44101-4982  
 13917710 +PNC Bank, 2730 Liberty Ave, Pittsburgh, PA 15222-4747  
 13960084 +Pittsburgh Water & Sewer Authority, c/o Goehring Rutter & Boehm,  
 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: RVSVBICNOTICE1@state.pa.us Mar 12 2020 03:29:57 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946  
 cr +EDI: AISACG.COM Mar 12 2020 07:13:00 Capital One Auto Finance,  
 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901  
 cr +EDI: AISACG.COM Mar 12 2020 07:13:00 Capital One Auto Finance c/o Ascension Capital Gro,  
 P.O. Box 201347, Arlington, TX 76006-1347  
 13924373 E-mail/PDF: resurgentbknofications@resurgent.com Mar 12 2020 03:31:54 CACH, LLC,  
 PO Box 10587, Greenville, SC 29603-0587  
 14229831 +E-mail/Text: bankruptcy@consumerportfolio.com Mar 12 2020 03:30:39  
 CONSUMER PORTFOLIO SERVICES, INC., P.O. BOX 57071, IRVINE, CA. 92619-7071  
 13917707 +EDI: CAPONEAUTO.COM Mar 12 2020 07:13:00 Capital One Auto Finance, PO Box 259407,  
 Plano, TX 75025-9407  
 14763875 +EDI: AIS.COM Mar 12 2020 07:13:00 Capital One Auto Finance c/o AIS,  
 Portfolio Services, LP f/k/a AIS Data, Services d/b/a/ Ascension Capital Group,  
 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901  
 14376688 +EDI: AISACG.COM Mar 12 2020 07:13:00 Capital One Auto Finance,,  
 c/o Ascension Capital Group, P.O. Box 201347, Arlington, TX 76006-1347  
 13940376 +EDI: CAPONEAUTO.COM Mar 12 2020 07:13:00 Capital One Auto Finance, a Division of Capital On,  
 PO Box 9013, Addison, Texas 75001-9013  
 13981573 E-mail/PDF: MerrickBKNotifications@Resurgent.com Mar 12 2020 03:31:46 MERRICK BANK,  
 Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368  
 13963338 EDI: PRA.COM Mar 12 2020 07:13:00 Portfolio Recovery Associates, LLC, POB 12914,  
 Norfolk VA 23541  
 13920975 EDI: Q3G.COM Mar 12 2020 07:13:00 Quantum3 Group LLC as agent for, Sterling Jewelers Inc,  
 PO Box 788, Kirkland, WA 98083-0788

TOTAL: 12

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr MIDFIRST BANK  
 cr MidFirst Bank  
 cr Pittsburgh Water & Sewer Authority

TOTALS: 3, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 13, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 11, 2020 at the address(es) listed below:

|                     |                       |  |
|---------------------|-----------------------|--|
| Andrew F Gornall    | on behalf of Creditor | MIDFIRST BANK andygornall@latouflawfirm.com          |
| James Warmbrodt     | on behalf of Creditor | MidFirst Bank bkgroup@kmlawgroup.com                 |
| James Warmbrodt     | on behalf of Creditor | MIDFIRST BANK bkgroup@kmlawgroup.com                 |
| Jeffrey R. Hunt     | on behalf of Creditor | Pittsburgh Water & Sewer Authority jhunt@grblaw.com, |
| cnoroski@grblaw.com |                       |  |

District/off: 0315-2

User: dpas  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 20

Date Rcvd: Mar 11, 2020

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

Karina Velter on behalf of Creditor PNC BANK N.A. amps@manleydeas.com  
Laurence A. Mester on behalf of Creditor Capital One Auto Finance lmester@mesterschwartz.com,  
jschwartz@mesterschwartz.com  
Lawrence W. Willis on behalf of Debtor John J. Malezi ecf@westernpabankruptcy.com,  
urfreshstrt@gmail.com;willislr88866@notify.bestcase.com  
Office of the United States Trustee ustpreregion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteewdpa.com

TOTAL: 9